

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

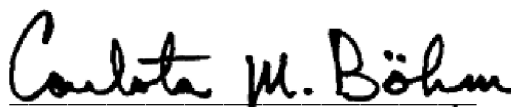
<b>In Re:</b>	:	<b>Bankruptcy No. 20-22057-CMB</b>
	:	
<b>Zahra Salari Lak</b>	:	<b>Chapter 13</b>
<b>Debtor</b>	:	
	:	<b>Document No.</b>
<b>Zahra Salari Lak</b>	:	
<b>Movant</b>	:	<b>Related to Doc. No. 138, 148</b>
	:	
<b>v.</b>	:	
	:	
<b>No Respondents</b>	:	

**ORDER OF COURT**

AND NOW, to wit, this 14th day of October 2021, upon consideration of the Debtor's Motion to Dismiss Case Under 11 U.S.C. §1307, it is hereby ORDERED that the above-captioned Chapter 13 bankruptcy case is dismissed.

It is FURTHER ORDERED that the dismissal of this bankruptcy case shall include a one (1) year bar to a subsequent filing by the Debtor under any chapter of the Bankruptcy Code as per the Stipulation and Consent Order filed in this case resolving the Limited Objection of MainLine Capital, LLC to the Debtor's Motion to Dismiss.

BY THE COURT:



Carlota M. Böhm dmr  
Chief United States Bankruptcy Court Judge

FILED  
10/14/21 11:45 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Zahra Salari Lak  
Debtor

Case No. 20-22057-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

Page 1 of 4

Date Rcvd: Oct 14, 2021

Form ID: pdf900

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

Recip ID	Recipient Name and Address
db	Zahra Salari Lak, 2154 S Villa Dr, Gibsonia, PA 15044-7473
aty	+ Robert H. Slone, 223 South Maple Avenue, Greensburg, PA 15601-3232
cr	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Commonwealth of Pennsylvania, Department of Revenu, Office of Attorney General, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4262
cr	+ Legacy Mortgage Asset Trust 2019-SL1, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Mainline Capital, LLC, 105 NE 1st Street, Delray Beach, FL 33444-3807
cr	+ TD Auto Finance LLC, c/o Martin A. Mooney, Esq., 950 New London Road, Ste. 109, Latham, NY 12110-2190
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, 4161 Piedmont Parkway, Greensboro, NC 27410-8175
cr	+ Township of Hampton & Hampton Township School Dist, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, P.A., 1 East Broward Blvd., Suite 1700, Ft. Lauderdale, FL 33301-1862
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219 U.S.A. 15219-1906
cr	+ WELLS FARGO BANK, N.A., c/o Jill Manuel Coughlin, Esq., 8 Neshaminy Interplex, Ste. 215, Trevose, PA 19053-6980
15285854	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15263518	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15263519	Amex, PO Box 981537, El Paso, TX 79998-1537
15263521	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
15263520	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
15263522	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
15263523	Brclysbankde, PO Box 8803, Wilmington, DE 19899-8803
15263524	CB/Sony Visa, Attn: Bankruptcy, PO Box 182273, Columbus, OH 43218-2273
15263525	Cb/wsvisa, PO Box 182789, Columbus, OH 43218-2789
15263532	HSBC Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
15263533	Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
15301959	KML Law Group, PC, BNY Mellon Independence Center, 701 Markert Street, Ste. 5000, Philadelphia, PA 19106-1541
15304398	Legacy Mortgage Asset Trust 2019-SL1, C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15301956	+ Legacy Mortgage Asset Trust 2019-SL1, c/o Daniel P. Jones, Esq., Stern & Eisenberg, PC, 1581 Main Street, Ste. 200, Warrington, PA 18976-3403
15263534	+ Main Line Capital, LLC, 105 NE 1st Street, Delray Beach, FL 33444-3807
15287373	+ Mainline Capital, LLC, c/o Judith K. Fitzgerald, Esq., 1500 One PPG Place, Pittsburgh, PA 15222-5416
15269940	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15263539	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
15263540	TD Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington, MI 48333-9223
15285600	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Ste. 109, Latham, NY 12110-2190
15301957	The Bank of New York Mellon, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
15280260	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15303195	+ Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15303194	+ Township of Hampton and Hampton Township SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15286166	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, P.A., 1 E. Broward Blvd., Suite 1700, Ft. Lauderdale, Florida 33301-1862
15301958	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, PA, 1 East Broward Avenue, Ste. 1700, Ft. Lauderdale, FL

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Page 2 of 4

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33301-1862

15288768 #+ Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

15263541 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 40

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 14 2021 23:09:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15263526	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2021 23:25:26	Citibank, Citicorp Credit Svcs/Centr Bk Dept, PO Box 790034, Saint Louis, MO 63179-0034
15263527	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2021 23:09:07	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
15263528	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 23:07:00	Comenity Bank/WS Visa, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15263529	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 23:07:00	Comenitybank/sonyvisa, PO Box 182789, Columbus, OH 43218-2789
15263530	Email/Text: mrdiscen@discover.com	Oct 14 2021 23:07:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
15263531	Email/Text: mrdiscen@discover.com	Oct 14 2021 23:07:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15287964	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 14 2021 23:07:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15305337	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 14 2021 23:07:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
15294506	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2021 23:07:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15286337	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2021 23:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15263535	Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 23:08:52	Syncb/Bp DC, C/o, PO Box 965024, Orlando, FL 32896-5024
15263536	Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 23:08:52	Syncb/tjxdc, PO Box 965015, Orlando, FL 32896-5015
15263537	Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 23:08:52	Synchrony Bank, Attn: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
15268827	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 23:08:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15263538	Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 23:08:52	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 16

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15285855	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: dric

Page 3 of 4

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15285856 \* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
15292840 \* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2021 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT INC., ALTERNATIVE LOAN TRUST 2007-1T1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1T1 bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL1 djones@sterneisenberg.com bkecf@sterneisenberg.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton & Hampton Township School District jhunt@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Judith K. Fitzgerald	on behalf of Creditor Mainline Capital LLC jfitzgerald@tuckerlaw.com, judge_judith_fitzgerald@yahoo.com,jrusnack@tuckerlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maribeth Thomas	on behalf of Creditor Mainline Capital LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Martin A. Mooney	on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone	on behalf of Attorney Robert H. Slone robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone	on behalf of Debtor Zahra Salari Lak robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

District/off: 0315-2

User: dric

Page 4 of 4

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